

Basel III Pillar 3 Quantitative Disclosures

31 March 2020

Basel III Pillar 3

Quantitative Disclosures

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Template KM1

Key metrics (at consolidated group level) (SAR '000)

		a	b	c	d	e
		Mar-2020	Dec-2019	Sep-2019	Jun-2019	Mar-2019
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	9,611,012	9,473,031	9,115,041	8,873,823	8,313,454
1a	Fully loaded ECL accounting model	9,611,012	9,473,031	9,115,041	8,873,823	8,313,454
2	Tier 1	9,611,012	9,473,031	9,115,041	8,873,823	8,313,454
2a	Fully loaded ECL accounting model Tier 1	9,611,012	9,473,031	9,115,041	8,873,823	8,313,454
3	Total capital	12,405,489	12,264,291	11,868,769	11,576,630	10,989,391
3a	Fully loaded ECL accounting model total capital	12,405,489	12,264,291	11,868,769	11,576,630	10,989,391
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	70,365,787	70,099,746	66,829,627	62,717,246	60,110,174
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	13.66%	13.51%	13.64%	14.15%	13.83%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	13.66%	13.51%	13.64%	14.15%	13.83%
6	Tier 1 ratio (%)	13.66%	13.51%	13.64%	14.15%	13.83%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	13.66%	13.51%	13.64%	14.15%	13.83%
7	Total capital ratio (%)	17.63%	17.50%	17.76%	18.46%	18.28%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.63%	17.50%	17.76%	18.46%	18.28%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	1.88%
9	Countercyclical buffer requirement (%)	0%	0%	0%	0%	0%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0%	0%	0%	0%	0%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	1.88%
12	CET1 available after meeting the bank's minimum capital requirements (%)	11.16%	11.01%	11.14%	11.65%	11.95%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio exposure measure	94,901,262	91,998,156	86,882,409	81,932,570	77,454,710
14	Basel III leverage ratio (%) (row 2 / row 13)	10.13%	10.30%	10.49%	10.83%	10.73%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	10.13%	10.30%	10.49%	10.83%	10.73%
Liquidity Coverage Ratio						
15	Total HQLA	15,138,021	13,994,743	13,579,372	12,210,857	10,763,864
16	Total net cash outflow	12,577,510	10,885,799	10,237,395	10,007,897	8,376,363
17	LCR ratio (%)	120%	129%	133%	122%	129%
Net Stable Funding Ratio						
18	Total available stable funding	64,036,931	62,432,696	61,758,805	56,041,768	54,045,408
19	Total required stable funding	54,253,452	51,047,910	49,463,860	46,255,125	44,266,694
20	NSFR ratio	118.03%	122.30%	125%	121%	122%

B.2 - Template OV1

Overview of RWA (SAR '000)

		a	b	c
		RWA		Minimum Capital Requirements
		Mar 2020	Dec 2019	Mar 2020
1	Credit risk (excluding counterparty credit risk) (CCR)	63,558,174	63,300,773	5,084,654
2	Of which standardised approach (SA)	63,558,174	63,300,773	5,084,654
3	Of which: foundation internal ratings-based (F-IRB) approach			
4	Of which: supervisory slotting approach			
5	Of which: advanced internal ratings-based (A-IRB) approach			
6	Counterparty credit risk			
7	Of which standardised approach for counterparty credit risk (SA-CCR)			
8	Of which internal model method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)			
11	Equity positions in banking book under market-based approach			
12	Equity investments in funds – look-through approach			
13	Equity investments in funds – mandate-based approach	1,068,674	1,924,309	85,494
14	Equity investments in funds – fall-back approach			
15	Settlement risk			
16	Securitisation exposures in banking book			
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)			
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)			
19	Of which: securitisation standardised approach (SEC-SA)			
20	Market risk	188,788	414,729	15,103
21	Of which standardised approach (SA)	188,788	414,729	15,103
22	Of which internal model approaches (IMM)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	6,618,825	6,384,244	529,506
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Floor adjustment			
27	Total (1+4+7+8+9+10+11+12+16+19+23+24)	70,365,787	70,099,746	5,629,263

Template LR1

Summary comparison of accounting assets vs leverage ratio exposure measure (SAR '000)

Items		a
1	Total consolidated assets as per published financial statements	88,497,887
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
4	Adjustments for derivative financial instruments	
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	4,230,458
7	Other adjustments	2,172,917
8	Leverage ratio exposure measure	94,901,262

Template LR2

Leverage ratio common disclosure template (SAR '000)

		a	b
		Mar-2020	Dec-2019
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	90,670,804	88,005,662
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	90,670,804	88,005,662
Derivative exposures			
4	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)		
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions		
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework		
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
8	(Exempted CCP leg of client-cleared trade exposures)		
9	Adjusted effective notional amount of written credit derivatives		
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
11	Total derivative exposures (sum of rows 4 to 10)		
Securities financing transaction exposures			
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions		
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
14	CCR exposure for SFT assets		
15	Agent transaction exposures		
16	Total securities financing transaction exposures (sum of rows 12 to 15)		
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	8,223,517	8,200,262
18	(Adjustments for conversion to credit equivalent amounts)	(3,993,059)	(4,207,768)
19	Off-balance sheet items (sum of rows 17 and 18)	4,230,458	3,992,494
Capital and total exposures			
20	Tier 1 capital	9,611,012	9,473,031
21	Total exposures (sum of rows 3, 11, 16 and 19)	94,901,262	91,998,156
Leverage ratio			
21	Basel III leverage ratio	10.13%	10.30%

Template LIQ1

Liquidity Coverage Ratio (LCR) (SAR '000)

		a	b
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		15,138,021
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	42,295,853	4,229,585
3	Stable deposits		
4	Less stable deposits	42,295,853	4,229,585
5	Unsecured wholesale funding, of which:	26,491,238	12,706,779
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	26,491,238	12,706,779
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:	1,847,025	184,703
11	Outflows related to derivative exposures and other collateral requirements		
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	1,847,025	184,703
14	Other contractual funding obligations	31,826	31,826
15	Other contingent funding obligations	11,519,672	230,393
16	TOTAL CASH OUTFLOWS		17,383,286
Cash inflows			
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	6,536,068	4,805,776
19	Other cash inflows		
20	TOTAL CASH INFLOWS	6,536,068	4,805,776
		Total adjusted value	
21	Total HQLA		15,138,021
22	Total net cash outflows		12,577,510
23	Liquidity Coverage Ratio (%)		120.36%